

WHAT IS CLAIMED IS:

1. A method of marketing financial instruments, comprising:

offering a discount certificate and a put certificate at the same time,

wherein said put certificate is tailored to said discount certificate so that when held at the same time said certificates provide a particular return even if said discount certificate decreases in value.

2. A combination of financial instruments, comprising:

a discount certificate; and

a put certificate,

wherein said put certificate is tailored to said discount certificate so that when held at the same time, said certificates provide a particular return even if said discount certificate decreases in value.